

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Francis Cehelsky and)
Lorraine Cehelsky) Case No. 15-24323-CMB
)
) Chapter 13
Debtor(s).)
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: _____
- a motion to lift stay
as to creditor _____
- Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Chapter 13 Plan dated _____
- Amended Chapter 13 Plan dated __ 11/2/20 ____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Debtor(s) Plan payments shall be changed from \$ 5607 to \$12,431 per month,

effective 8/22; and/or the Plan term shall be changed from ____ months to ____ months.

- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
 - Debtor(s) shall file and serve _____ on or before _____.
 - If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
 - If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other:
- Trustee's Certificate of Default (at Doc 117) is treated as resolved by this Order.
 - The secured claim(s) of _____ shall govern, and then following all allowed post-petition payment change notices filed of record prior to _____. Local Rule(s) 3002-4 and 3002-5 for any PCN and PPFNs filed after the indicated date remains in effect.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 4th day of August, 2022


United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

FILED
8/4/22 4:21 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Francis J. Cehelsky
Lorraine A. Cehelsky
Debtors

Case No. 15-24323-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Aug 04, 2022

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Francis J. Cehelsky, Lorraine A. Cehelsky, 5 Wellington Court, Mc Kees Rocks, PA 15136-1377 |
| cr | + First Commonwealth Bank, successor by merger to Pi, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue Pittsburgh, PA 15222-1225 |
| cr | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861 |
| 14143675 | Discover, Golden Valley Club Drive, Minneapolis, MN 55427 |
| 14143676 | + Discover Bank, 6681 Country Club Drive, Minneapolis, MN 55427-4601 |
| 14390883 | + First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225 |
| 14143681 | Kohl's, Customer Service & Operation Center, N54 W13600, Menomonee Falls, WI 53051 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Aug 04 2022 23:28:58 | BMW Financial Services NA, LLC, C/O AIS Portfolio Services LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: psnyder@fcbanking.com | Aug 04 2022 23:24:00 | First Commonwealth Bank, P. O. Box 400, 654 Philadelphia Street, Indiana, PA 15701-3930 |
| cr | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 04 2022 23:28:53 | JPMorgan Chase Bank N.A., 201 N Central Ave, AZ1-1191, Phoenix, AZ 85004 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 04 2022 23:28:59 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | Email/PDF: rmscendi@recoverycorp.com | Aug 04 2022 23:28:51 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14162161 | Email/PDF: bncnotices@becket-lee.com | Aug 04 2022 23:28:53 | AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701 |
| 14143668 | + Email/PDF: bncnotices@becket-lee.com | Aug 04 2022 23:28:51 | AMX, c/o Becket & Lee, PO Box 3001, 16 General Warrent Blvd., Malvern, PA 19355-1245 |
| 14143669 | Email/Text: creditcardbkcorrespondence@bofa.com | Aug 04 2022 23:24:00 | Bank of America, PO Box 982235, El Paso, TX 79998-2235 |
| 14162123 | + Email/PDF: acg.acg.ebn@aisinfo.com | Aug 04 2022 23:28:51 | BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14143671 | Email/PDF: gecsed@recoverycorp.com | Aug 04 2022 23:28:54 | BP / Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060 |
| 14150120 | + Email/Text: mortgagebkcorrespondence@bofa.com | Aug 04 2022 23:24:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 14333180 | + Email/PDF: acg.acg.ebn@aisinfo.com | | |

District/off: 0315-2

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|----------|---|----------------------|--|
| 14143674 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Aug 04 2022 23:28:58 | Capital One Auto Finance,, a division of Capital One N.A., Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028 |
| 14148077 | Email/Text: mrdiscen@discover.com | Aug 04 2022 23:28:56 | CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500 |
| 14211519 | + Email/Text: kburkley@bersteinlaw.com | Aug 04 2022 23:24:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14204522 | Email/PDF: bncnotices@becket-lee.com | Aug 04 2022 23:28:54 | ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262 |
| 14143678 | Email/Text: psnyder@fcbanking.com | Aug 04 2022 23:24:00 | First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400 |
| 14143680 | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 04 2022 23:28:50 | Home Depot, c/o Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298 |
| 14143672 | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 04 2022 23:28:54 | Chase, PO Box 15298, Wilmington, DE 19850-5298 |
| 14143673 | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 04 2022 23:28:58 | Chase/Amazon, PO Box 15298, Wilmington, DE 19850-5298 |
| 14208239 | Email/PDF: ais.chase.ebn@aisinfo.com | Aug 04 2022 23:28:58 | JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505 |
| 14143682 | + Email/PDF: gecscedi@recoverycorp.com | Aug 04 2022 23:28:59 | Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004 |
| 14209458 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 04 2022 23:24:00 | PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101 |
| 14207776 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 04 2022 23:24:00 | PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101 |
| 14143686 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 04 2022 23:24:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746 |
| 14143684 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 04 2022 23:24:00 | PNC Bank, 6750 Miller Road, Brecksville, OH 44141 |
| 14211459 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 04 2022 23:28:59 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14633177 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Aug 04 2022 23:28:58 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 |
| 14144571 | Email/PDF: rmscscedi@recoverycorp.com | Aug 04 2022 23:28:59 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14362188 | + Email/Text: enotifications@santanderconsumerusa.com | Aug 04 2022 23:24:00 | SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284 |
| 14211063 | Email/PDF: gecscedi@recoverycorp.com | Aug 04 2022 23:28:58 | Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605 |

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|----------------------------------|
| cr | | Duquesne Light Company |
| cr | | Financial Services Vehicle Trust |

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| cr | JPMORGAN CHASE BANK, N.A. |
| 14143670 | BMW Finance |
| 14143683 | Mazda Finance |
| cr *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court;, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570 |
| 14143677 *+ | Discover Bank, 6681 Country Club Drive, Minneapolis, MN 55427-4601 |
| 14143679 *P++ | FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court;, First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400 |
| 14143685 *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court;, PNC Bank, 6750 Miller Road, Brecksville, OH 44141 |

TOTAL: 5 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmllawgroup.com |
| Gary W. Darr | on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com |
| Gary W. Darr | on behalf of Creditor First Commonwealth Bank successor by merger to Pittsburgh Home Savings Bank gdarr@lenderlaw.com |
| Justin L. McCall | on behalf of Creditor First Commonwealth Bank successor by merger to Pittsburgh Home Savings Bank jmccall@lenderlaw.com, justin-mccall@comcast.net |
| Kenneth Steidl | on behalf of Debtor Francis J. Cehelsky julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Kenneth Steidl | on behalf of Joint Debtor Lorraine A. Cehelsky julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Martin A. Mooney | on behalf of Creditor Financial Services Vehicle Trust Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com |
| Martin A. Mooney | on behalf of Creditor BMW Financial Services NA LLC Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company paschcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com |
| Ronda J. Winnecour | cmevf@chapter13trusteewdpa.com |

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor JPMorgan Chase Bank N.A. ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13